SEP 0 2 2004 SI

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah

Serial No. : 10/814,730 Filing Date : March 31, 2004

Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY

RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A PAYMENT BANK HOST APPLICATION HAS A FILTER PROCESS MODULE FOR PROCESSING PAYMENTS...

Examiner : n/a
Group Art Unit : 3621

Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents

and Trademarks Washington, DC 20231

PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136(a)

Sir:

Pursuant to the provisions of 37 C.F.R. 1.136(a), Applicant requests a one month extension of time in order to file the accompanying Response to Notice to File Missing Parts dated June 15, 2004, in connection with the above referenced Application. The extended response time to file the Response to Notice to File Missing Parts will expire on September 15, 2004.

Enclosed in payment of the requisite fee of \$55.00 is KTQ Check No. 1002 (in the amount of \$505.00 in payment of requisite filing fees as well). Applicant qualifies as a small entity status for the purpose of paying reduced fees in the USPTO. The Commissioner is also hereby authorized to charge any fee deficiencies or overpayments to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Dated: August 30, 2004

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Respectfully submitted,

Thomas J. Perkowski, Esq.

Reg. No. 33,134 Attorney for Applicant

Thomas J. Perkowski, Esq., P.C.

Soundview Plaza 1266 East Main Street

Stamford, Connecticut 06902

203-357-1950

http://www.tjpatlaw.com

<u>CERTIFICATE OF FIRST CLASS MAIL</u> <u>UNDER 37 CFR 1.08</u>

I hereby certify that this correspondence is being deposited with the United States Postal Service on August 30, 2004, as First Class Mail, in a prepaid postage envelope addressed to:

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1459

Thomas J. Perkowski, Esq.

Reg. No. 33,134 Dated: August 30, 2004